



Nationwide®
is on your side

Helping you turn your vision for the future into a reality

Land As Your Legacy®

You've put a lot into your farm or ranch over the years. It's the legacy you'll pass on to your children, and hopefully your grandchildren one day. An effective transition plan is one way to ensure that your goals for the future of your operation become a reality.

Transition planning can help you:

- Preserve your legacy
- Safeguard the value created by your operation
- Set up an orderly transition of ownership and management
- Provide for financial basics
- Turn nonliquid assets into cash to cover taxes and expenses
- Identify and manage risks

Unfortunately, according to the United States Department of Agriculture, roughly 89% of farmers today do not have a transition plan in place.¹ Without one, the state — not you — will decide how your farm or ranch is distributed.

¹ *Keeping farm in family requires strategy*, Larry Copeland, USA TODAY, July 9, 2012.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.



You don't have to leave the future of your operation up to chance.

The Nationwide® Land As Your Legacy® team and your advisor are here to help you through every step of the five elements of transition planning:

1. **Succession planning** — the successful transition of your business to the next generation
2. **Business planning** — your strategy for profitability now and in the future
3. **Risk management** — identifying and preparing for risks to your operation
(may include any combination of health insurance, prescription coverage, long-term care or property casualty coverage)
4. **Financial independence planning** — ensuring your financial independence from the farm operation after retirement and mentorship training for the next generation
5. **Estate planning** — how you would like your assets distributed and liabilities paid

While there are several components involved in creating a successful transition plan, we have the tools and resources needed to help simplify the process and ensure your wishes are properly carried out.

The time to plan is now.

You have a vision for the future of your farm or ranch. We can help you turn that vision into a reality.

Contact your Land As Your Legacy advisor, or email us at LAYL@nationwide.com if you need assistance locating an advisor.



Nationwide®

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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